

Hearing Date and Time: November 7, 2013 at 2:00 p.m. (Prevailing Eastern Time)
Response Date and Time: October 23, 2013 at 4:00 p.m. (Prevailing Eastern Time)

MORRISON & FOERSTER LLP
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Gary S. Lee
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Jordan A. Wishnew

*Counsel for the Debtors
and Debtors in Possession*

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

-----)	
In re:	)	Case No. 12-12020 (MG)
)	
RESIDENTIAL CAPITAL, LLC, <u>et al.</u>,	)	Chapter 11
)	
Debtors.	)	Jointly Administered
-----)	

**NOTICE OF DEBTORS' THIRTY-NINTH OMNIBUS OBJECTION TO CLAIMS
(WRONG DEBTOR BORROWER CLAIMS)**

PLEASE TAKE NOTICE that the undersigned has filed the attached *Debtors' Thirty-Ninth Omnibus Objection to Claims (Wrong Debtor Borrower Claims)* (the "Omnibus Objection"), which seeks to alter your rights by redesignating your claim against the above-captioned Debtors.

PLEASE TAKE FURTHER NOTICE that a hearing on the Omnibus Objection will take place on **November 7, 2013 at 2:00 p.m. (Prevailing Eastern Time)** before the Honorable Martin Glenn, at the United States Bankruptcy Court for the Southern District of New York, Alexander Hamilton Custom House, One Bowling Green, New York, New York 10004-1408, Room 501.

PLEASE TAKE FURTHER NOTICE that objections, if any, to the Omnibus Objection must be made in writing, conform to the Federal Rules of Bankruptcy Procedure, the Local Bankruptcy Rules for the Southern District of New York, and the Notice, Case Management, and Administrative Procedures approved by the Bankruptcy Court [Docket No. 141], be filed electronically by registered users of the Bankruptcy Court's electronic case filing system, and be served, so as to be received no later than **October 23, 2013 at 4:00 p.m. (Prevailing Eastern Time)**, upon: (a) counsel for the Debtors, Morrison & Foerster LLP, 1290 Avenue of the Americas, New York, NY 10104 (Attention: Gary S. Lee, Norman S. Rosenbaum, and Jordan A. Wishnew); (b) counsel for the committee of unsecured creditors (the "Committee"), Kramer Levin Naftalis & Frankel LLP, 1177 Avenue of the Americas, New York, NY 10036 (Attention: Kenneth Eckstein and Douglas Mannal); (c) the Office of the United States Trustee for the Southern District of New York, U.S. Federal Office Building, 201 Varick Street, Suite 1006, New York, NY 10014 (Attention: Tracy Hope Davis, Linda A. Riffkin, and Brian S. Masumoto); and (d) special counsel for the Committee, SilvermanAcampora LLP, 100 Jericho Quadrangle, Suite 300, Jericho, NY 11753 (Attention: Ronald J. Friedman).

PLEASE TAKE FURTHER NOTICE that if you do not timely file and serve a written response to the relief requested in the Omnibus Objection, the Bankruptcy Court may deem any opposition waived, treat the Omnibus Objection as conceded, and enter an

order granting the relief requested in the Omnibus Objection without further notice or hearing.

Dated: September 20, 2013
New York, New York

Respectfully submitted,

/s/ Norman S. Rosenbaum
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**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

_____)	
In re:)	Case No. 12-12020 (MG)
)	
RESIDENTIAL CAPITAL, LLC, <u>et al.</u>,	)	Chapter 11
)	
Debtors.	)	Jointly Administered
_____)	

**DEBTORS' THIRTY-NINTH OMNIBUS OBJECTION TO CLAIMS
(WRONG DEBTOR BORROWER CLAIMS)**

**THIS OBJECTION DOES NOT SEEK TO DISALLOW CLAIMS, BUT RATHER SEEKS TO
REDESIGNATE CLAIMS SO AS TO BE ASSERTED AGAINST THE PROPER DEBTOR.
CLAIMANTS RECEIVING THIS OBJECTION SHOULD LOCATE THEIR NAMES AND
CLAIMS ON EXHIBIT A ATTACHED TO THE PROPOSED ORDER.**

**THE DEBTORS EXPRESSLY RESERVE ALL RIGHTS TO OBJECT TO THE CLAIMS
LISTED ON EXHIBIT A ON ANY OTHER BASIS.**

**IF YOU HAVE QUESTIONS, PLEASE CONTACT
DEBTORS' COUNSEL, JORDAN A. WISHNEW, AT (212) 468-8000.**

TO THE HONORABLE MARTIN GLENN
UNITED STATES BANKRUPTCY JUDGE:

Residential Capital, LLC and its affiliated debtors, in the above-captioned chapter 11 cases (the “Chapter 11 Cases”), as debtors and debtors in possession (collectively, the “Debtors”), respectfully represent:

RELIEF REQUESTED

1. The Debtors file this thirty-ninth omnibus objection to claims (the “Thirty-Ninth Omnibus Claims Objection”), pursuant to section 502(b) of title 11 of the United States Code (the “Bankruptcy Code”), Rule 3007(d) of the Federal Rules of Bankruptcy Procedure (the “Bankruptcy Rules”), and this Court’s order approving procedures for the filing of omnibus objections to proofs of claim filed in the Chapter 11 Cases (the “Procedures Order”) [Docket No. 3294], seeking entry of an order (the “Proposed Order”), in a form substantially similar to that attached hereto as **Exhibit 2**, redesignating¹ the claims listed on **Exhibit A** attached to the Proposed Order.² In support of the Thirty-Ninth Omnibus Claims Objection, the Debtors submit the *Declaration of Deanna Horst in Support of Debtors’ Thirty-Ninth Omnibus Objection to Claims (Wrong Debtor Borrower Claims)* (the “Horst Declaration”), attached hereto as **Exhibit 1** and filed concurrently herewith.

2. The Debtors have examined the proofs of claim identified on **Exhibit A** attached to the Proposed Order and have determined that each of the proofs of claim listed thereon (collectively, the “Wrong Debtor Borrower Claims”) was filed against the incorrect Debtor. Accordingly, the Debtors seek to redesignate the Wrong Debtor Borrower Claims as

¹ As used herein, the term “redesignate” (or “redesignating”) means modify or modifying a proof of claim filed against the incorrect Debtor to accurately reflect the Debtor that is liable (to the extent such claim is ultimately allowed) on the claims register maintained in the Chapter 11 Cases.

² Claims listed on **Exhibit A** are reflected in the same manner as they appear on the claims register maintained by KCC (defined herein).

indicated on **Exhibit A** attached to the Proposed Order to accurately reflect on the claims register maintained in the Chapter 11 Cases the Debtor that is liable (to the extent such claim is ultimately allowed), and to preserve the Debtors' right to later object to the Wrong Debtor Borrower Claims (as redesignated) on any other basis.

3. The Debtors expressly reserve all rights to object on any other basis to any Wrong Debtor Borrower Claim as to which this Court does not grant the relief requested herein.

4. The proofs of claim identified on **Exhibit A** attached to the Proposed Order solely relate to claims filed by current or former borrowers (collectively, the "Borrower Claims" and each a "Borrower Claim"). As used herein, the term "Borrower" means a person who is or was a mortgagor under a mortgage loan originated, serviced, and/or purchased or sold by one or more of the Debtors.³

JURISDICTION

5. This Court has jurisdiction to consider this matter pursuant to 28 U.S.C. §§ 157 and 1334. Venue is proper before this Court pursuant to 28 U.S.C. §§ 1408 and 1409. This is a core proceeding pursuant to 28 U.S.C. § 157(b).

BACKGROUND

A. General

6. On May 14, 2012 (the "Petition Date"), each of the Debtors filed a voluntary petition in this Court for relief under chapter 11 of the Bankruptcy Code. The Debtors are managing and operating their businesses as debtors in possession pursuant to sections 1107(a) and 1108 of the Bankruptcy Code. The Chapter 11 Cases are being jointly administered pursuant to Bankruptcy Rule 1015(b).

³ The terms "Borrower" and "Borrower Claims" are identical to those utilized in the Procedures Order [Docket No. 3294].

7. On May 16, 2012, the United States Trustee for the Southern District of New York appointed a nine member official committee of unsecured creditors (the “Creditors’ Committee”) [Docket No. 102].

8. On June 20, 2012, this Court directed that an examiner be appointed (the “Examiner”), and on July 3, 2012, this Court approved Arthur J. Gonzalez as the Examiner [Docket Nos. 454, 674]. On May 13, 2013, the Examiner filed his report under seal [Docket Nos. 3677, 3697]. On June 26, 2013, the report was unsealed and made available to the public [Docket No. 4099].

9. On July 3, 2013, the Debtors filed the *Joint Chapter 11 Plan Proposed by Residential Capital, LLC, et al. and the Official Committee of Unsecured Creditors* [Docket No. 4153] and the *Disclosure Statement for the Joint Chapter 11 Plan of Residential Capital, LLC, et al. and the Official Committee of Unsecured Creditors* [Docket No. 4157] (the “Disclosure Statement”). On August 23, 2013, this Court entered an order approving, *inter alia*, the Disclosure Statement, as amended [Docket No. 4809].

B. Proceedings Related to Claims

10. On July 17, 2012, this Court entered an order [Docket No. 798] appointing Kurtzman Carson Consultants LLC (“KCC”) as the notice and claims agent in the Chapter 11 Cases. Among other things, KCC is authorized to (a) receive, maintain, and record and otherwise administer the proofs of claim filed in the Chapter 11 Cases and (b) maintain official claims registers for the Debtors.

11. On August 29, 2012, this Court entered an order approving the Debtors’ motion to establish procedures for filing proofs of claim in the Chapter 11 Cases [Docket No. 1309] (the “Bar Date Order”). The Bar Date Order established, among other things, (a) November 9, 2012 at 5:00 p.m. (Prevailing Eastern Time) as the deadline to file proofs of

claim by virtually all creditors against the Debtors (the “General Bar Date”) and prescribed the form and manner for filing proofs of claim; and (b) November 30, 2012 at 5:00 p.m. (Prevailing Eastern Time) as the deadline for governmental units to file proofs of claim (the “Governmental Bar Date”). (Bar Date Order ¶¶ 2, 3). On November 7, 2012, this Court entered an order extending the General Bar Date to November 16, 2012 at 5:00 p.m. (Prevailing Eastern Time) [Docket No. 2093]. The Governmental Bar Date was **not** extended.

12. To date, approximately 7,160 proofs of claim have been filed in the Chapter 11 Cases as reflected on the Debtors’ claims register.

13. On March 21, 2013, this Court entered the Procedures Order, which authorizes the Debtors to, among other things, file omnibus objections to no more than 150 claims at a time, on various grounds, including those set forth in Bankruptcy Rule 3007(d) and those additional grounds set forth in the Procedures Order.

14. The Procedures Order also approved certain procedures to be applied in connection with objections to Borrower Claims (the “Borrower Claim Procedures”). Based on substantial input from the Creditors’ Committee and Special Counsel to the Creditors’ Committee for Borrower Issues (“Special Counsel”), the Procedures Order includes specific protections for Borrowers and sets forth a process for the Debtors to follow before objecting to certain categories of Borrower Claims. For example, the Borrower Claim Procedures require that prior to objecting to certain categories of Borrower Claims, the Debtors must furnish the individual Borrower with a letter, with notice to Special Counsel, requesting additional documentation in support of the purported claim (the “Request Letter”). (See Procedures Order at 4).

15. However, if the Debtors’ objection to a Borrower Claim is premised on certain non-substantive grounds, including that the Borrower’s proof of claim was incorrectly

filed against the wrong Debtor, then the Debtors are not required to send a Request Letter to such Borrower before filing an objection to such Borrower's claim. (See Procedures Order at 3). Accordingly, the Debtors submit that they are in compliance with the Borrower Claim Procedures set forth in the Procedures Order. (See Horst Declaration ¶ 6).

**THE WRONG DEBTOR BORROWER CLAIMS SHOULD BE
REDESIGNATED AS CLAIMS FILED AGAINST THE CORRECT DEBTOR**

16. A filed proof of claim is "deemed allowed, unless a party in interest . . . objects." 11 U.S.C. § 502(a). If an objection refuting at least one of the claim's essential allegations is asserted, the claimant has the burden to demonstrate the validity of the claim. See In re Oneida Ltd., 400 B.R. 384, 389 (Bankr. S.D.N.Y. 2009); In re Adelphia Commc'ns Corp., Ch. 11 Case No. 02-41729 (REG), 2007 Bankr. LEXIS 660, at *15 (Bankr. S.D.N.Y. Feb. 20, 2007); In re Rockefeller Ctr. Props., 272 B.R. 524, 539 (Bankr. S.D.N.Y. 2000). Section 502(b)(1) of the Bankruptcy Code provides, in relevant part, that a claim shall not be allowed to the extent that "such claim is unenforceable against the debtor and property of the debtor, under any agreement or applicable law." 11 U.S.C. § 502(b)(1).

17. Based upon their review of the proofs of claim filed on the claims register in the Chapter 11 Cases maintained by KCC, the Debtors determined that each Wrong Debtor Borrower Claim identified on **Exhibit A** attached to the Proposed Order was filed against the incorrect Debtor. (See Horst Declaration ¶¶ 3, 4, 5).

18. The Debtor listed on **Exhibit A** attached to the Proposed Order under the column heading "*Modified Debtor Name*" represents the Debtor that is liable for the corresponding Wrong Debtor Borrower Claim, to the extent such claim is ultimately allowed, as reflected in the documentation provided by the claimant and the Debtors' books and records as of the Petition Date. (See Horst Declaration ¶ 5). The holders of the Wrong Debtor Borrower

Claims should not be allowed to receive a recovery, if any, on their claims from the incorrect Debtor's estate.

19. Accordingly, in order to properly reflect the Debtor against which these claims should be asserted, the Debtors request that this Court modify each Wrong Debtor Borrower Claim to reflect a claimed liability against the corresponding Debtor listed on **Exhibit A** attached to the Proposed Order under the column heading "*Modified Debtor Name.*" The Wrong Debtor Borrower Claims will remain on the claims register (as modified) subject to further objections on any other basis.

NOTICE

20. The Debtors have served notice of this Thirty-Ninth Omnibus Claims Objection in accordance with the Case Management Procedures entered on May 23, 2012 [Docket No. 141] and the Procedures Order. The Debtors submit that no other or further notice need be provided.

NO PRIOR REQUEST

21. No previous request for the relief sought herein has been made by the Debtors to this or any other court.

[Remainder of Page Intentionally Left Blank]

CONCLUSION

WHEREFORE, the Debtors respectfully request that this Court enter an order, substantially in the form of the Proposed Order, granting the relief requested herein and granting such other relief as is just and proper.

Dated: September 20, 2013
New York, New York

/s/ Norman S. Rosenbaum
Gary S. Lee
Norman S. Rosenbaum
Jordan A. Wishnew
MORRISON & FOERSTER LLP
1290 Avenue of the Americas
New York, New York 10104
Telephone: (212) 468-8000
Facsimile: (212) 468-7900

*Counsel for the Debtors and
Debtors in Possession*

Exhibit 1

Horst Declaration

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

_____)	
In re:	)	Case No. 12-12020 (MG)
)	
RESIDENTIAL CAPITAL, LLC, <u>et al.</u>,	)	Chapter 11
)	
Debtors.	)	Jointly Administered
_____)	

**DECLARATION OF DEANNA HORST IN SUPPORT OF DEBTORS'
THIRTY-NINTH OMNIBUS OBJECTION TO CLAIMS
(WRONG DEBTOR BORROWER CLAIMS)**

I, Deanna Horst, hereby declare as follows:

1. I am the Senior Director of Claims Management for Residential Capital, LLC and its affiliates ("ResCap"), a limited liability company organized under the laws of the state of Delaware and the parent of the other debtors and debtors in possession in the above-captioned Chapter 11 Cases (collectively, the "Debtors").¹ I have been employed by affiliates of ResCap since August of 2001, and in my current position since June of 2012. I began my association with ResCap in 2001 as the Director, Responsible Lending Manager, charged with managing the Debtors' responsible lending on-site due diligence program. In 2002, I became the Director of Quality Asset Management, managing Client Repurchase, Quality Assurance and Compliance -- a position I held until 2006, at which time I became the Vice President of the Credit Risk Group, managing Correspondent and Broker approval and monitoring. In 2011, I became the Vice President, Business Risk and Controls, and supported GMAC Mortgage, LLC and Ally Bank in this role. In my current position, I am responsible for Claims Management and Reconciliation and Client Recovery. I am authorized to submit this declaration (the

¹ The names of the Debtors in these cases and their respective tax identification numbers are identified on Exhibit 1 to the *Affidavit of James Whitlinger, Chief Financial Officer of Residential Capital, LLC, in Support of Chapter 11 Petitions and First Day Pleadings* [Docket No. 6], dated May 14, 2012.

“Declaration”) in support of the *Debtors’ Thirty-Ninth Omnibus Objection to Claims (Wrong Debtor Borrower Claims)* (the “Objection”).²

2. Except as otherwise indicated, all facts set forth in this Declaration are based upon my personal knowledge of the Debtors’ operations and finances, information learned from my review of relevant documents, and information I have received through my discussions with other members of the Debtors’ management or other employees, the Debtors’ professionals and consultants, and/or Kurtzman Carson Consultants LLC, the Debtors’ notice and claims agent. If I were called upon to testify, I could and would testify competently to the facts set forth in the Objection on that basis.

3. In my capacity as Senior Director of Claims Management, I am intimately familiar with the Debtors’ claims reconciliation process. Except as otherwise indicated, all statements in this Declaration are based upon my familiarity with the Debtors’ books and records (the “Books and Records”), the Debtors’ schedules of assets and liabilities and statements of financial affairs filed in the Chapter 11 Cases (collectively, the “Schedules”), my review and reconciliation of claims, and/or my review of relevant documents. I or my designee at my direction have reviewed and analyzed the proof of claim forms and supporting documentation, if any, filed by the claimants listed on Exhibit A attached to the Proposed Order. In connection with this analysis, where applicable, the Debtors and their professional advisors have reviewed (a) information supplied or verified by personnel in departments within the Debtors’ various business units, (b) the Books and Records, (c) the Schedules, (d) other filed proofs of claim, and/or (e) the official claims register maintained in the Debtors’ Chapter 11 Cases.

² Capitalized terms used herein but not otherwise defined shall have the meanings ascribed to such terms in the Objection.

4. Under my supervision, considerable resources and time have been expended to ensure a high level of diligence in reviewing and reconciling the proofs of claim filed in the Chapter 11 Cases. Such claims were reviewed and analyzed by the appropriate personnel and professional advisors.

5. Based on a thorough review of the Wrong Debtor Borrower Claims at issue, as well as the relevant documentation, the claimants' supporting documentation, if any, and the Books and Records, the Debtors determined that each proof of claim listed on **Exhibit A** attached to the Proposed Order does not reflect a Debtor that is liable for the claim asserted therein to the claimant. The Debtors further determined based on a thorough review of the relevant documentation, the claimants' supporting documentation, if any, and the Books and Records, that the Debtor listed on **Exhibit A** attached to the Proposed Order under the column heading "*Modified Debtor Name*" represents the Debtor that is liable for the Wrong Debtor Borrower Claims (to the extent ultimately allowed), as reflected in the Books and Records as of the Petition Date. If the Wrong Debtor Borrower Claims are not modified as requested, the claimants who filed the Wrong Debtor Borrower Claims may receive a recovery from the incorrect Debtor's estate, to the detriment of other creditors with valid claims against such Debtor.

6. The Debtors have taken steps in the Chapter 11 Cases to afford Borrowers who have filed proofs of claim additional protections, as set forth in the Borrower Claim Procedures approved by the Procedures Order. The Debtors have sought to comply with these procedures. In this instance, given the basis of the Objection, the Debtors determined that they may object to the Wrong Debtor Borrower Claims without first having to send a Request Letter to such Borrowers requesting additional information.

7. Accordingly, based upon these reviews, and for the reasons set forth in the Objection, I have determined that each Wrong Debtor Borrower Claim that is the subject of the Objection should be accorded the proposed treatment described in the Objection.

Pursuant to 28 U.S.C. § 1746, I declare under penalty of perjury that the foregoing is true and correct.

Dated: September 20, 2013

/s/ Deanna Horst

Deanna Horst
Senior Director of Claims Management for
Residential Capital, LLC

Exhibit 2

Proposed Order

**UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF NEW YORK**

_____)	
In re:	)	Case No. 12-12020 (MG)
)	
RESIDENTIAL CAPITAL, LLC, <u>et al.</u>,	)	Chapter 11
)	
Debtors.	)	Jointly Administered
_____)	

**ORDER GRANTING DEBTORS' THIRTY-NINTH OMNIBUS OBJECTION
TO CLAIMS (WRONG DEBTOR BORROWER CLAIMS)**

Upon the thirty-ninth omnibus claims objection, dated September 20, 2013 (the "Thirty-Ninth Omnibus Claims Objection"),¹ of Residential Capital, LLC and its affiliated debtors in the above-referenced Chapter 11 Cases, as debtors and debtors in possession (collectively, the "Debtors"), seeking entry of an order, pursuant to section 502(b) of title 11 of the United States Code (the "Bankruptcy Code"), Rule 3007(d) of the Federal Rules of Bankruptcy Procedure, and this Court's order approving procedures for the filing of omnibus objections to proofs of claim [Docket No. 3294] (the "Procedures Order"), redesignating the Wrong Debtor Borrower Claims, all as more fully described in the Thirty-Ninth Omnibus Claims Objection; and it appearing that this Court has jurisdiction to consider the Thirty-Ninth Omnibus Claims Objection pursuant to 28 U.S.C. §§ 157 and 1334; and consideration of the Thirty-Ninth Omnibus Claims Objection and the relief requested therein being a core proceeding pursuant to 28 U.S.C. § 157(b); and venue being proper before this Court pursuant to 28 U.S.C. §§ 1408 and 1409; and due and proper notice of the Thirty-Ninth Omnibus Claims Objection having been provided, and it appearing that no other or further notice need be provided; and upon

¹ Capitalized terms used herein and not otherwise defined herein shall have the meanings ascribed to such terms in the Debtors' Thirty-Ninth Omnibus Claims Objection.

consideration of the Thirty-Ninth Omnibus Claims Objection and the *Declaration of Deanna Horst in Support of Debtors' Thirty-Ninth Omnibus Objection to Claims (Wrong Debtor Borrower Claims)*, annexed to the Objection as **Exhibit 1**; and the Court having found and determined that the relief sought in the Thirty-Ninth Omnibus Claims Objection is in the best interests of the Debtors, their estates, creditors, and all parties in interest, and that the legal and factual bases set forth in the Thirty-Ninth Omnibus Claims Objection establish just cause for the relief granted herein; and this Court having determined that the Thirty-Ninth Omnibus Claims Objection complies with the Borrower Claim Procedures set forth in the Procedures Order; and after due deliberation and sufficient cause appearing therefor; it is

ORDERED that the relief requested in the Thirty-Ninth Omnibus Claims Objection is granted to the extent provided herein; and it is further

ORDERED that, pursuant to section 502(b) of the Bankruptcy Code, each claim listed on **Exhibit A** attached hereto (collectively, the “Wrong Debtor Borrower Claims”) is hereby redesignated against the Debtor set forth on **Exhibit A** under the column heading “*Modified Debtor Name*”; and it is further

ORDERED that Kurtzman Carson Consultants LLC, the Debtors’ notice and claims agent, is authorized and directed to redesignate the Wrong Debtor Borrower Claims against the Debtor set forth on **Exhibit A** under the column heading “*Modified Debtor Name*”; and it is further

ORDERED that this Order has no res judicata, estoppel, or other effect on the validity, allowance, or disallowance of any Wrong Debtor Borrower Claims that are redesignated pursuant to this Order, all rights to object on any basis are expressly reserved with respect to such redesignated claims as listed on **Exhibit A** attached to this Order, and the Debtors’ and all

parties in interests' rights to object on any basis are expressly reserved with respect to any claim that is not listed on **Exhibit A** attached hereto; and it is further

ORDERED that the Debtors are authorized and empowered to take all actions as may be necessary and appropriate to implement the terms of this Order; and it is further

ORDERED that notice of the Thirty-Ninth Omnibus Claims Objection, as provided therein, shall be deemed good and sufficient notice of such objection, and the requirements of Bankruptcy Rule 3007(a), the Case Management Procedures entered on May 23, 2012 [Docket No. 141], the Procedures Order, and the Local Bankruptcy Rules of this Court are satisfied by such notice; and it is further

ORDERED that this Order shall be a final order with respect to each of the Wrong Debtor Borrower Claims identified on **Exhibit A**, attached hereto, as if each such Wrong Debtor Borrower Claim had been individually objected to; and it is further

ORDERED that this Court shall retain jurisdiction to hear and determine all matters arising from or related to this Order.

Dated: _____, 2013
New York, New York

THE HONORABLE MARTIN GLENN
UNITED STATES BANKRUPTCY JUDGE

Exhibit A

In re RESIDENTIAL CAPITAL, LLC, et al. (CASE NO. 12-12020 (MG)) (JOINTLY ADMINISTERED)

THIRTY-NINTH OMNIBUS OBJECTION - MODIFY - REDESIGNATE / WRONG DEBTOR CLAIMS (BORROWER CLAIMS)

	Name of Claimant	Claim Number	Date Filed	Claim Amount	Asserted Debtor Name	Asserted Case Number	Modified Debtor Name	Modified Case Number
1	Philip H. Noser 6014 Kensington Way Imperial, MO 63052	1682	10/25/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$943.81 General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032
2	Preston Clark and Yolanda Clark 15393 Boulder Creek Dr. Minnetonka, MN 55345	4099	11/09/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority UNLIQUIDATED General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032
3	Raji Huff Harding Huff, P.O.A. for Raji Huff 448 Rimer Pond Road Blythewood, SC 29016	2015	11/01/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$45,000.00 General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032
4	Ralph J Adams & Patricia S Adams 9 North Howard Lane Hendersonville, NC 28792	2601	11/06/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority UNLIQUIDATED General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032
5	Randall Eugene Frady 9712 Bragg Rd Fort Worth, TX 76177	1242	10/15/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$250.00 General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032
6	RAOUL SMYTH 11 ENSUENO EAST IRVINE, CA 92620	3727	11/08/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$3,500.00 General Unsecured	Residential Capital, LLC	12-12020	ditech, LLC	12-12021
7	RAYMOND E WILLIAMS PO BOX 1979 RIVERHEAD, NY 11901-0964	916	10/01/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$168,000.00 General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032

In re RESIDENTIAL CAPITAL, LLC, et al. (CASE NO. 12-12020 (MG)) (JOINTLY ADMINISTERED)

THIRTY-NINTH OMNIBUS OBJECTION - MODIFY - REDESIGNATE / WRONG DEBTOR CLAIMS (BORROWER CLAIMS)

	Name of Claimant	Claim Number	Date Filed	Claim Amount	Asserted Debtor Name	Asserted Case Number	Modified Debtor Name	Modified Case Number
8	Raymond JP Boisselle Jr and Doreen C Boisselle PO Box 43 Tilton, NH 03276	2444	11/06/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$1,347.92 General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032
9	Rebecca K. Stewart 18307 Powhatan Court Gaithersburg, MD 20877	1577	10/23/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority UNLIQUIDATED General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032
10	Rhonda C and Rolena N Williams 220 222 South Alexander St New Orleans, LA 70119	3444	11/07/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$13,308.88 General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032
11	Richard Todd and Debra Todd Law Office of J. Patrick Sutton 1706 W 10th Street Austin, TX 78703	4523	11/13/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$350,000.00 General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032
12	Robert H and Lynda A. Ferguson N85 W14931 Mac Arthur Drive Menomonee Falls, WI 53051	6890	08/01/2013	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority UNLIQUIDATED General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032
13	Robert Keith Fligg 605 Harbison Canyon Road El Cajon, CA 92019-1412	4498	11/13/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority BLANK General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032
14	Ron & Sharon Angle Box A Portland , PA 18351	1515	10/22/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$11,900.00 General Unsecured	GMAC-RFC Holding Company, LLC	12-12029	GMAC Mortgage, LLC	12-12032

In re RESIDENTIAL CAPITAL, LLC, et al. (CASE NO. 12-12020 (MG)) (JOINTLY ADMINISTERED)

THIRTY-NINTH OMNIBUS OBJECTION - MODIFY - REDESIGNATE / WRONG DEBTOR CLAIMS (BORROWER CLAIMS)

	Name of Claimant	Claim Number	Date Filed	Claim Amount	Asserted Debtor Name	Asserted Case Number	Modified Debtor Name	Modified Case Number
15	Rosario Mae Ramos 12 Akamai Loop Hilo, HI 96720	3538	11/07/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$167,597.00 General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032
16	Rozalynne Roelen Bowen 36 Bloomdale Irvine, CA 92614	3526	11/07/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority UNLIQUIDATED General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032
17	Ruth E. Hancock c/o Boucher & Boucher Co., L.P.A. 12 W. Monument Ave., Suite 200 Dayton, OH 45402-1202	4481	11/13/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority UNLIQUIDATED General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032
18	Scott J. Tinker 227 Main St Moosup, CT 06354	4763	11/14/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$44,149.83 General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032
19	Sharen Mumtaaj 8811 Glenwood Drive Brooklyn, NY 11236	2579	11/06/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority BLANK General Unsecured	Residential Capital, LLC	12-12020	ditech, LLC	12-12021
20	Sigmund Zygelman William D. Koehler, Esq. Law Offices of William D. Koehler 12522 Moorpark Street, Suite 103 Studio City, CA 91604	3577	11/08/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$1,500,000.00 General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032
21	Simon Hadley 175 W. Falls Street Seneca Falls, NY 13148	4399	11/09/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$35,838.35 General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032

In re RESIDENTIAL CAPITAL, LLC, et al. (CASE NO. 12-12020 (MG)) (JOINTLY ADMINISTERED)

THIRTY-NINTH OMNIBUS OBJECTION - MODIFY - REDESIGNATE / WRONG DEBTOR CLAIMS (BORROWER CLAIMS)

	Name of Claimant	Claim Number	Date Filed	Claim Amount	Asserted Debtor Name	Asserted Case Number	Modified Debtor Name	Modified Case Number
22	STELLA H MONTOYA AND MARY MONTOYA 2271 E GLENN ST TUCSON, AZ 85719-2823	986	10/04/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$52,000.00 General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032
23	Stephen D. Pierce and Tamara Rae Pierce P.O. Box 2081 Redlands, CA 92373	1909	10/29/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority UNLIQUIDATED General Unsecured	Residential Capital, LLC	12-12020	Homecomings Financial, LLC	12-12042
24	Steve G. McElyea and Lisa J. McElyea 1525 E Hermosa Dr Highlands Ranch, CO 80126	3710	11/08/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$12,039.72 General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032
25	Susan and Lee Tager 52 Canton Rd West Simsbury, CT 06092	1185	10/12/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$9,466.81 General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032
26	Suzanne Koegler and Edward Tobias 75 Princeton Oval Freehold, NJ 07728	1466	10/22/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$1,000,000.00 General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032
27	Sylvia Essie Dadzie Shaev & Fleischman, LLP 350 Fifth Avenue Suite 7210 New York, NY 10118	5258	11/15/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority UNLIQUIDATED General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032
28	Tamara Carlson 18505 Ballantrae Drive Arlington, WA 98223-5038	3887	11/09/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority BLANK General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032

In re RESIDENTIAL CAPITAL, LLC, et al. (CASE NO. 12-12020 (MG)) (JOINTLY ADMINISTERED)

THIRTY-NINTH OMNIBUS OBJECTION - MODIFY - REDESIGNATE / WRONG DEBTOR CLAIMS (BORROWER CLAIMS)

	Name of Claimant	Claim Number	Date Filed	Claim Amount	Asserted Debtor Name	Asserted Case Number	Modified Debtor Name	Modified Case Number
29	Terrie L. Hedrick, formerly Terrie L. Huffman Rt 1 Box 210B-1 Belington, WV 26250-9763	4558	11/13/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$50,000.00 General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032
30	Terry Sweet c/o James J. Stout, PC 419 S. Oakdale Ave. Medford, OR 97501	1728	10/26/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$50,000.00 General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032
31	The Estate of Dominick Lanzetta Lanzetta & Assoc. PC 472 Montauk Hwy E. Quogue, NY 11942	4405	11/09/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$2,250,000.00 General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032
32	The Law Offices of Daniel M. Delluomo Esquire GMAC MRTG, LLC VS LARRY G GOSS, PATTY D GOSS, JOHN DOE JANE DOE, & LARRY G GOSS, PATTY D GOSS, JOHN DOE JANE DOE, VS ET AL 5617 North Classen Blvd. Oklahoma City, OK 73118	4027	11/09/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$50,000.00 General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032
33	THEODORE R. SCHOFNER MICHELLE H. SCHOFNER 2117 INDIAN ROCKS RD SOUTH LARGO, FL 33774	768	09/27/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$125,000.00 General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032
34	Thomas H. Martin and Catherine D. Martin Thomas H. Martin 92 Moraine St. Jamaica Plain, MA 02130-4330	4401	11/09/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$2,028.49 General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032
35	Thomas J Butler 1042 Banbury Court Napa, CA 94559	4577	11/13/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority UNLIQUIDATED General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032

In re RESIDENTIAL CAPITAL, LLC, et al. (CASE NO. 12-12020 (MG)) (JOINTLY ADMINISTERED)

THIRTY-NINTH OMNIBUS OBJECTION - MODIFY - REDESIGNATE / WRONG DEBTOR CLAIMS (BORROWER CLAIMS)

	Name of Claimant	Claim Number	Date Filed	Claim Amount	Asserted Debtor Name	Asserted Case Number	Modified Debtor Name	Modified Case Number
36	Thomas Manning PO Box 7212 Portland, ME 04112	2421	11/05/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority UNLIQUIDATED General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032
37	Thomas Mccue 2157 Stockman Circle Folsom, CA 95630	4755	11/14/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority UNLIQUIDATED General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032
38	Timothy Phelps and Carol Phelps 400 Aragon Court El Dorado Hills, CA 95762	3915	11/09/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority UNLIQUIDATED General Unsecured	Residential Capital, LLC	12-12020	Homecomings Financial, LLC	12-12042
39	Timothy W. Redford 6905 Steelhead Lane Burlington, WA 98233	1304	10/12/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority UNLIQUIDATED General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032
40	VALENCIA B JOHNSON AND 1610 MARTIN AVE BIRMINGHAM, AL 35208	5072	11/15/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$25,000.00 General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032
41	Velma R. Mitchell 1233 Seward Ave. Akron , OH 44320	3645	11/08/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority UNLIQUIDATED General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032
42	Victoria Godkin 1115 Third Street Douglas, AK 99824-5314	3858	11/09/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$19,000.00 General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032

In re RESIDENTIAL CAPITAL, LLC, et al. (CASE NO. 12-12020 (MG)) (JOINTLY ADMINISTERED)

THIRTY-NINTH OMNIBUS OBJECTION - MODIFY - REDESIGNATE / WRONG DEBTOR CLAIMS (BORROWER CLAIMS)

	Name of Claimant	Claim Number	Date Filed	Claim Amount	Asserted Debtor Name	Asserted Case Number	Modified Debtor Name	Modified Case Number
43	W Dale Michael 61875 SE 27th Street Bend, OR 97702	4594	11/13/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority UNLIQUIDATED General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032
44	Wendy Rachel Olsen 634 Beaus Bay #1 Slinger, WI 53086	1522	10/22/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$45,789.24 General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032
45	William & Janet Gibson 1619 Rio Vista Dr. Dallas, TX 75208	2174	11/05/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$2,063.41 General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032
46	William Barrett 8416 Mystic Night Avenue Las Vegas, NV 89143	2253	11/05/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$89,514.89 General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032
47	WILLIAM C FITHIAN III ATT AT LAW 111 N MAIN ST MANSFIELD, OH 44902	1412	10/19/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$49,945.49 General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032
48	William H. Harris and Carolyn E. Harris 3516 Riverchase Knoll Decatur, GA 30034	1993	10/30/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$2,769.99 General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032
49	William Popp 958 Orinoco E. Venice, FL 34285	1140	10/10/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$2,763.25 General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032

In re RESIDENTIAL CAPITAL, LLC, et al. (CASE NO. 12-12020 (MG)) (JOINTLY ADMINISTERED)

THIRTY-NINTH OMNIBUS OBJECTION - MODIFY - REDESIGNATE / WRONG DEBTOR CLAIMS (BORROWER CLAIMS)

	Name of Claimant	Claim Number	Date Filed	Claim Amount	Asserted Debtor Name	Asserted Case Number	Modified Debtor Name	Modified Case Number
50	William R Millard and Jamie M Millard 4492 S. Xeric Way Denver, CO 80237	4649	11/13/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$2,417.67 General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032
51	William Wyrough, Jr. GMAC MORTGAGE LLC VS ROBERT E LEE IV TRUSTOR OF THE LEE-DAY TRUST DATED 3/15/1997 ET AL 30 South Shore Drive Miramar Beach, FL 32550	2534	11/06/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$19,538.45 General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032
52	WIRTH, GLORIA 917 WEST STRAHAN DRIVE TEMPE, AZ 85283	4469	11/13/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$86.34 General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032
53	WJ Smith and Irma Smith Nick Wooten, Esq. PO Box 3389 Auburn, AL 36831	4825	11/15/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$40,000.00 General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032
54	ZIMMERMAN KISER AND SUTCLIFFE PA PO BOX 3000 ORLANDO, FL 32802	4260	11/09/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority \$13,726.00 General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032
55	Zuzolo Law Offices on behalf of Ray & Lois Potter Zuzolo Law Offices POTTER - GMAC MORTGAGE, LLC V. RAY E. POTTER, ET. AL. 700 Youngstown-Warren Road Niles, OH 44446	3763	11/08/2012	\$0.00 Administrative Priority \$0.00 Administrative Secured \$0.00 Secured \$0.00 Priority UNLIQUIDATED General Unsecured	Residential Capital, LLC	12-12020	GMAC Mortgage, LLC	12-12032